

FINANCIAL SERVICES GUIDE

The purpose of this document:

Our Financial Services Guide 'FSG' answers important questions about our advice service. It is designed to help you make an informed decision about whether to retain our services.

If we provide you with any advice, you will receive a Statement of Advice (in writing) which takes into account your objectives, financial situation and needs. The Statement of Advice will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

If a financial product is recommended to you we will provide you with a Product Disclosure Statement containing information about the particular product, which will enable you to make an informed decision in relation to the acquisition of that product.

This document details:

- Who our advisers are and details of the Australian Financial Services Licence
- The services that our advisers are authorised to offer
- How we are paid (as well as any other relevant parties)
- Details of any potential conflicts of interest
- How to make a complaint if you need to
- Other important issues

Who will be providing advice to you and through what licence

Our advisers are:

Adviser name:	Daniel Brammall	Travis Morien	Matthew Ross
Authorised representative number:	320435	260958	303261
Phone:	02 6285 3944	08 9332 0544	03 8862 6415
Office:	Lyons, Canberra	Winthrop, Perth	Hawthorn, Melbourne

Our advisers are authorised to give advice under the following license:

Our advisers are authorised representative of Australian Independent Financial Advisers Pty Ltd. Australian Independent Financial Advisers Pty Ltd is the legal entity which is responsible for any advice given.

Australian Financial Services Licensee:	Australian Independent Financial Advisers
Australian Financial Services License Number:	286 175
ABN:	91 109 381 311
Registered address:	Suite 11, 143-147 Somerville Boulevard, Winthrop WA 6150
Postal address:	PO Box 179, Bull Creek WA 6149
Phone (Perth business hours):	08 9332 0544

The services our advisers are authorised to offer

- Investment and wealth creation advice
- Retirement planning
- Risk assessment and management
- Life insurance broking
- Mortgage and Debt Management advice
- Financial planning following redundancy
- Estate planning and business succession planning
- Asset protection advice
- Superannuation advice
- Salary packaging and tax planning
- Portfolio monitoring and reviews

A combination of personal and general advice is offered on these services.

Our advisers can provide advice on the following types of product:

- Unit trusts, hedge funds, bank accounts, term deposits and cash management trusts
- Listed investment companies and exchange traded funds
- Listed and unlisted property trusts and syndicates
- Fixed interest securities, preference shares, debentures and mortgage trusts
- Listed shares and derivatives
- Master trusts and wrap accounts
- Retail, industry and self managed superannuation funds (SMSFs)
- 100% deductible agribusiness managed investment schemes
- Life, trauma, total and permanent disability, income protection and business expenses insurance.

How our advisers are paid (as well as any other relevant parties)

Australian Independent Financial Advisers operates on a 100% fee for service basis, avoiding or rebating commissions to clients.

The fee is a fixed pre-determined amount or an hourly rate. The cost of the advice will be proportional to the skill and knowledge required for the type of work, the degree of responsibility applicable to the work and the time required to prepare your Statement of Advice. This agreement will be documented in a Retainer Agreement and payment is required when we are retained. Cheques may be made out to **Australian Independent Financial Advisers Pty Ltd**. We do not accept cash.

Some products allow an agreed fee for service to be deducted from the account balance of your investment. Details of all fees are provided to you in the Statement of Advice.

Details of any potential conflicts of interest

Australian Independent Financial Advisers Pty Ltd has no ownership or contractual links with any financial product manufacturer that could restrict or unduly influence my choice of products or services. We have no particular incentive to recommend the product of one institution over another.

Where you have been referred to us by someone else, and if we pay them a fee in relation to that referral, we will inform you in the Statement of Advice who will receive that fee and the amount they will receive.

How to make a complaint if you need to

If you have any complaint about the service provided to you, you should take the following steps:

1. Contact your adviser and talk to him about your complaint.
2. If your adviser is not able to resolve your complaint satisfactorily within 5 business days, please put your complaint in writing and send it to Australian Independent Financial Advisers Pty Ltd at PO Box 179, Bull Creek WA 6150. We will try to resolve your complaint quickly and fairly.

3. If you still do not get a satisfactory outcome by 45 days from the day you lodge your complaint, you have the right to forward your complaint to an external dispute resolution scheme. Australian Independent Financial Advisers is member of The Financial Industry Complaints Service Limited. The contact details for this service are:

Toll Free Phone: 1300 780 808.
Address: PO Box 579 Collins St West, Melbourne VIC 8007

The Australian Securities and Investments Commission (ASIC) also has a Free Information Line on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Other important issues...

Standard of advice

The advice that you will receive will be suitable to your needs and financial circumstances. To provide this service we need to find out your individual objectives, financial situation and needs before we recommend any financial products or services to you.

You have the right not to divulge this information to us, if you do not wish to do so. In that case, we are required to warn you about the possible consequences of not having your full personal information. You should read the warnings carefully.

Risks of financial products or strategies recommended to you

We will explain to you any significant risks of financial products and strategies, which we recommend to you. If we do not do so, or you do not understand the information provided, you should ask us to clearly explain those risks to you.

Privacy of client information

We maintain a record of your personal profile, which includes details of your objectives, financial situation and needs.

We also maintain records of any recommendations made to you.

We are committed to implementing and promoting a privacy policy that will ensure the privacy and security of your personal information. A copy of our privacy policy is available on request.

If you wish to examine your file, you should ask us, and we will make arrangements for you to do so.

Instructions from you

You can provide us with instructions and instruct us to buy or sell your financial products by telephone, letter, fax or other means such as email.